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Case 09-02136 Doc 1 Filed 01/24/09 Entered 01/24/09 13:14:40 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 51

United States Bankruptcy Court Northern District of Illinois, Eastern Division					y Petition	
Name of Debtor (if individual, enter Last, First, Middle): Pacurar, Daniela Felicia			Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka Daniela Felicia Berindean; aka Daniela Felicia Bledea		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 9529	er I.D. (ITIN) No./Complete EIN		digits of Soc. Sec. or Individual-T han one, state all):	Caxpayer I.D. (IT)	IN) No./Complete EIN	
Street Address of Debtor (No. and Street, City, a 408 E. Lorraine Ave	and State)	Street A	ddress of Joint Debtor (No. and St	reet, City, and St	ate	
Addison, IL	ZIPCODE 60101				ZIPCODE	
County of Residence or of the Principal Place of	Business:	County of	of Residence or of the Principal Pl	ace of Business:		
Du Page Mailing Address of Debtor (if different from stre	et address):	Mailing	Address of Joint Debtor (if differe	ant from street ad	drace).	
Manning Address of Debtor (if different from site	et address).	Mailing	Address of Joint Debtor (if differe	ant mom street au	uress).	
	ZIPCODE				ZIPCODE	
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE	
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one b Full Filing Fee attached Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10066	able to individuals only) Must at on certifying that the debtor is un (b). See Official Form No. 3A.	y ble) anization d States e Code)	Chapter 9 Chapter 11 Chapter 12 Chapter 13	J.S.C. by an ousehold Debtors efined in 11 U.S.0 as defined in 11 U.S.0 as defined del	one box) retition for of a Foreign ding retition for of a Foreign detition for of a Foreign occeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts	
Filing Fee waiver requested (applicable to che attach signed application for the court's constant.		. [A plan is being filed with this p Acceptances of the plan were s more classes, in accordance with	olicited prepetition		
Statistical/Administrative Information Debtor estimates that funds will be available for dist	ribution to unsecured creditors				THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		paid, there v	will be no funds available for			
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001 25,000		Over 100,000		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,0 to \$100 million	01 \$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion		
Estimated Liabilities Story Story	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,0 to \$100 million	01 \$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion		

B1 (Official Tag		9 Entered 01/24/09 13:14:	40 Desc Main Page 2		
Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page of Debot(s): Daniela Felicia Pacurar			
1	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>			
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10K and 10Q) with Section 13 or 15(d) relief under chapter		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
Exhibit A is	s attached and made a part of this petition.	X /s/ David P. Leibowitz Signature of Attorney for Debtor(s)	January 24,2008 Date		
l _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	d to pose a threat of imminent and identifiable h	arm to public health or safety?		
Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	part of this petition.	hibit D.)		
		arding the Debtor - Venue			
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo				
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	District.		
	Debtor is a debtor in a foreign proceeding and has its print or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be	ed States but is a defendant in an action or proc	eeding [in federal or state		
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential Prop	erty		
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.)		
	(Name of	landlord that obtained judgment)	<u></u>		
	(Address	of landlord)			
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor			
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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Case 09-02136 Doc 1 Filed 01/24/09 Entered 01/24/09 13:14:40 Desc Main Document Page 3 of 51 B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Daniela Felicia Pacurar **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Daniela Felicia Pacurar Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) January 24,2008 (Date) Date Signature of Attorney* Signature of Non-Attorney Petition Preparer /s/ David P. Leibowitz Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, DAVID P. LEIBOWITZ 1612271 and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Leibowitz Law Center setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 420 W. Clayton Street required in that section. Official Form 19 is attached. Address Waukegan, IL 60085 Printed Name and title, if any, of Bankruptcy Petition Preparer 847.249.9100 dleibowitz@lakelaw.com Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, January 24,2008 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Eastern Division

In re	Daniela Felicia Pacurar	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
■ 5. The United States trustee or bankruptcy administrator has determined that the credit

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Daniela Felicia Pacurar

DANIELA FELICIA PACURAR

Date: ____January 24,2008

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Daniela Felicia Pacurar	Case No.	
	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Home Addison, II, 60101		W	415,000.00	Exceeds Value
			415,000,00	

Total >

(Report also on Summary of Schedules.)

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In re	Daniela Felicia Pacurar	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.		Cash on hand Debtor's purse	W	15.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase	W	1,200.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Bedrooms Furniture, Dining Furniture, Family Room Furniture, Tv, Dvd, Etc. 408 E. Lorraine Ave, Addison, II, 60101	J	2,000.00
		Furniture Home	Н	1,500.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books home	W	100.00
6. Wearing apparel.		Clothing 408 E. Lorraine Ave, Addison, II, 60101	W	500.00
7. Furs and jewelry.8. Firearms and sports, photographic, and other hobby equipment.	X	Tennis racquet - fitness equipment	J	300.00

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In re	Daniela Felicia Pacurar	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		home		
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
 Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. 	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			

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In re	Daniela	Felicia	Pacurar

ase	No.	

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

24. Customer lists or other compilations containing personally identifiable information (as defined in 11 USC, 910(14.10)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Autornal and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies and supplies are supplied as a supplied and supplies are supplied as a supplied and supplied are supplied as a supplied and supplied as a supplied and supplied are supplied as a supplied are supplied as a supplied and supplied are supplied as a supplied as a supplied are supplied as a supplied as a supplied are supplied as a supplied as a supplied are supplied as a supplied are supplied as a supplied as a supplied are supplied as a	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X X X X X X X X X X X X X X X X X X X	containing personally identifiable information (as defined in 11 U.S.C. \$101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household	Х			
27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X Computer Desk, Chair, Computer, Printer 408 E. Loooraine Ave, Addison, II, 60101 W 50.000 W 50.000 X 50.000		Х			
28. Office equipment, furnishings, and supplies. Computer Desk, Chair, Computer, Printer 408 E. Loooraine Ave, Addison, II, 60101 Massage Table home X supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X Computer Desk, Chair, Computer, Printer 408 E. Loooraine Ave, Addison, II, 60101 W 50.00 V 50.00 V 50.00	26. Boats, motors, and accessories.	X			
408 E. Loooraine Ave, Addison, II, 60101 Massage Table home 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not 36. Addison, II, 60101 W 50.00	27. Aircraft and accessories.	Х			
29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X	28. Office equipment, furnishings, and supplies.			J	500.00
supplies used in business. 30. Inventory. X X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X			_	W	50.00
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X		X			
32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	30. Inventory.	X			
particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	31. Animals.	X			
34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X		X			
35. Other personal property of any kind not	33. Farming equipment and implements.				
	34. Farm supplies, chemicals, and feed.				
	35. Other personal property of any kind not already listed. Itemize.	X			

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In re	Daniela Felicia Pacurar		Case No

Case No.	
	(If known

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor is	entitled	under:
(Check one box)				

Debtor

	11 U.S.C. § 522(b)(2)	
$ \sqrt{} $	11 U.S.C. § 522(b)(3)	

Check if debtor claims a homestead exemption that exceeds
\$136.875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Account	735 I.L.C.S 5§12-1001(b)	1,200.00	1,200.00
Bedrooms Furniture, Dining Furniture, Family Room Furniture, Tv, Dvd, Etc.	735 I.L.C.S 5§12-1001(b)	1,200.00	2,000.00
Clothing	735 I.L.C.S 5§12-1001(a)	500.00	500.00
Computer Desk, Chair, Computer, Printer	735 I.L.C.S 5§12-1001(d)	500.00	500.00
Furniture	735 I.L.C.S 5§12-1001(b)	1,500.00	1,500.00
Books	735 I.L.C.S 5§12-1001(b)	100.00	100.00
Massage Table	735 I.L.C.S 5§12-1001(d)	50.00	50.00

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B6D (Official Form 6D) (12/07)

In re _	Daniela Felicia Pacurar		Case No.	
	Debtor	,	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 08-1			Incurred: MAY 2006					121,999.52
Citimortgage Po Box 183040 Columbus, OH 43218-3040							121,999.52	121,777.02
			VALUE \$ 0.00	1				
ACCOUNT NO. 8062			Incurred: MAY 2006					415,498.28
Washington Mutual Po Box 9001123 Louisville, KY 40290-1123			VALUE \$ 0.00				415,498.28	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
ACCOUNT NO.	+		VALUE \$ 0.00		\vdash			
			WALLIE ©					
			VALUE \$	C.,1-	tota	H	\$ 537,497.80	¢ 527.407.90
continuation sheets attached			(Total o	Sub of th	is pa	ige)	\$ 537,497.80	\$ 537,497.80

(Report also on

Total ➤ \$ 537,497.80

(Use only on last page)

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

\$ 537,497.80

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B6E (Official Form 6E) (12/07)

In re_	Daniela Felicia Pacurar	_, Case No(if known)	
9	SCHEDULE E - CREDITORS HOLDING		1S

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached shee	ts)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Daniela Felicia Pacurar	, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	,
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government.	rnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Insti	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re	Daniela Felicia Pacurar		Case No.	
	Debtor	,	(If know	n)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1004			Incurred: 2007 Consideration: Credit Cards				
American Express Po Box 0001 Los Angeles, CA 90096-8000			Consideration. Credit Cards				9,546.72
ACCOUNT NO. 7949	+		Incurred: 2003				
Bank Of America Po Box 15019 Wilmington, DE 19886-5019			Consideration: Credit Cards				6,113.97
ACCOUNT NO. 6467	+		Incurred: 2002			Н	
Bp Cardmember Services Po Box 15325 Wilmington, DE 19886-5325			Consideration: Credit Cards				332.10
ACCOUNT NO. 8623	+		Incurred: 2002			Н	
Capital One Bank Po Box 6492 Carol Sream, IL 60197-6492			Consideration: Credit Cards				2,302.19
				Subt	otal	>	\$ 18,294.98
				Т	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-02136 Doc 1 Filed 01/24/09 Entered 01/24/09 13:14:40 Desc Main Document Page 16 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re _	Daniela Felicia Pacurar	;	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3285 Chase Card Services P.O. Box 17199 Wilmington, DE 19850-7199			Incurred: 2001 Consideration: Credit cards				9,703.97
ACCOUNT NO. 2014 Discover Card Po Box 6103 Carol Stream, IL 60197-6103			Incurred: 2007 Consideration: Credit Cards				4,787.57
ACCOUNT NO. 2676 Old Navy Po Box 530942 Atlanta, GA 30353-0942			Incurred: 2002 Consideration: Credit Cards				91.58
ACCOUNT NO. 5622 Target National Bank Po Box 59317 Minneapolis, MN 55459-0317			Incurred: 2008 Consideration: Credit Cards				4,699.58
ACCOUNT NO971 Wfnnb-victoria 's Secret Po Box 659728 San Antonio, TX 78265-9728			Incurred: 2001 Consideration: Credit Cards				200.16
Sheet no. 1 of 1 continuation sheets to Schedule of Creditors Holding Unsecured	attached			Sub	total	>	\$ 19,482.86

Sheet no. ____ of ___ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

btotal ► \$ 19,482.86 Total ► \$ 37,777.84

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-02136 B6G (Official Form 6G) (12/07)	Doc
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In re	Daniela Felicia Pacurar	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

_				
\blacktriangledown	Check this box if debtor has no executory	contracts	or unexpired	leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Daniela Felicia Pacurar	Case No.	
_	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re_	Daniela Felicia Pacurar	Case	
	Debtor	(if known)	

Debtor's Marital	DEPENDE	iffer from the current monthly income calculated on Form 22A, 22B, or 22C. DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Married	RELATIONSHIP(S): Daughter, Mother, Fa	ather		AGE(S): 2, 58, 62				
Employment:	DEBTOR		S	SPOUSE				
Occupation	Licensed Massage Therapist	Owner Op	erator					
Name of Employer	Ayna Day Spa	Bcp Execu	tive Trai	nsportation	Inc.			
How long employed	0 yrs, 3 mos	3 yrs, 0 mo	S					
Address of Employer	1909 S Meyers Ave	408 E. Lorra	aine Ave	Э				
	Oakbrook Terrace, IL 60181	Addison, IL	60101					
NCOME: (Estimate of ave	rage or projected monthly income at time case filed)		D.	EBTOR	\$	SPOUSE		
. Monthly gross wages, sa	- ·		\$	440.00	\$	4,000.00		
(Prorate if not paid m								
Estimated monthly overt	time		\$	0.00	\$	0.00		
. SUBTOTAL			\$	440.00	\$_	4,000.00		
. LESS PAYROLL DEDU	JCTIONS			0.00		0.00		
a. Payroll taxes and so	ocial security		\$	0.00	-	0.00		
b. Insurance			\$ \$	0.00	- \$_ \$	0.00		
c. Union Duesd. Other (Specify:)	\$	0.00	- \$_ _ \$_	0.00		
	NA PERMATIONA	,	ę	0.00		0.00		
SUBTOTAL OF PAYRO			Ψ_					
TOTAL NET MONTHI	LY TAKE HOME PAY		\$	440.00	_ \$_	4,000.00		
7. Regular income from op	peration of business or profession or farm		\$	0.00	\$_	0.00		
(Attach detailed stateme	nt)			0.00		0.00		
3. Income from real proper	rty		\$	0.00	_ \$_	0.00		
Interest and dividends			\$	0.00	_ \$_	0.00		
	e or support payments payable to the debtor for the	ie	\$	0.00	\$_	0.00		
debtor's use or that of do 1. Social security or other	•							
(Specify)	government assistance		\$	0.00	_ \$_	0.00		
2. Pension or retirement i	ncome		- \$	0.00	\$	0.00		
3. Other monthly income_			_ \$	0.00	- \$- \$	0.00		
(Specify)			\$_	0.00	\$_	0.00		
4. SUBTOTAL OF LINES	S 7 THROUGH 13		\$_	0.00	\$_	0.00		
5. AVERAGE MONTHL	Y INCOME (Add amounts shown on Lines 6 and 14)	\$_	440.00	_ \$_	4,000.00		
6. COMBINED AVERAC	GE MONTHLY INCOME (Combine column totals			\$	4,440.0	00_		

17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
	None

B6J (Officia**Cross 609 (02/12**86 Doc 1 Filed 01/24/09 Entered 01/24/09 13:14:40 Desc Main Document Page 20 of 51

In re_ Daniela Felicia Pacurar	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXPENDIT	URES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected me filed. Prorate any payments made biweekly, quarterly, semi-annually, or an calculated on this form may differ from the deductions from income allower	nually to show monthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintain labeled "Spouse."	s a separate household. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? b. Is property insurance included? Yes No	\$3,400.00
2. Utilities: a. Electricity and heating fuel	\$\$
b. Water and sewer	\$ 50.00
c. Telephone	\$35.00
d. Other 25.00 (internet)	\$ 75.00
B. Home maintenance (repairs and upkeep)	\$
1. Food	\$500.00
5. Clothing	\$
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$0.00
B. Transportation (not including car payments)	\$150.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
0.Charitable contributions	\$0.00
1. Insurance (not deducted from wages or included in home mortgage paymer	nts)
a. Homeowner's or renter's	\$120.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$0.00
e. Other	\$0.00
2. Taxes (not deducted from wages or included in home mortgage payments)	
Specify)	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payment	ts to be included in the plan)
a. Auto	\$0.00
b. Other	\$0.00
c. Other	
4. Alimony, maintenance, and support paid to others	\$0.00
5. Payments for support of additional dependents not living at your home	\$0.00
6. Regular expenses from operation of business, profession, or farm (attach d	
7. Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Suffapplicable, on the Statistical Summary of Certain Liabilities and Related Da	·

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedul	le (Includes spouse income of \$4,000.00. See Schedule I)	\$_	4,440.00
b. Average monthly expenses from Line 18 above		\$_	4,565.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$_	-125.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois, Eastern Division

In re	Darileia relicia Pacurai	 Case No.	
	Debtor		
		Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

ATTACHED					
NAME OF SCHEDULE	(YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 415,000.00		
B – Personal Property	YES	3	\$ 6,165.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 537,497.80	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 37,777.84	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,440.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 4,565.00
тот	FAL	14	\$ 421,165.00	\$ 575,275.64	

Official Security (1) 01/24/09 Entered 01/24/09 13:14:40 Desc Main United States Bankruptcy Court Northern District of Illinois, Eastern Division

In re	Daniela Felicia Pacurar	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

······································	
Average Income (from Schedule I, Line 16)	\$ 4,440.00
Average Expenses (from Schedule J, Line 18)	\$ 4,565.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,536.43

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 537,497.80
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 37,777.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 575,275.64

Debtor

Daniela	Folicia	Dacura

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Case No.

(If known)

	NDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have are true and correct to the best of my knowledge, info	we read the foregoing summary and schedules, consisting of sheets, and that they ormation, and belief.
_{Date} January 24,2008	Signature: /s/ Daniela Felicia Pacurar
	Debtor:
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE O	F NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
10(h) and 342(b); and, (3) if rules or guidelines have b	of this document and the notices and information required under 11 U.S.C. §§ 110(b), been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable or notice of the maximum amount before preparing any document for filing for a debtor or ection.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the who signs this document.	name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who pro-	repared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional	signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of 8 U.S.C. § 156.	of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY (OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the[tl	he president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor
n this case, declare under penalty of perjury that I have	read the foregoing summary and schedules, consisting ofsheets (total nd correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a p	artnership or corporation must indicate position or relationship to debtor.]

Case 09-02136

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UNITED STATES BANKRUFTCY COURT

Northern District of Illinois, Eastern Division

In Re	Daniela Felicia Pacurar	Case No.
-		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT
2009(db)	0.00
2008(db)	14396.97
2007(db)	15097.00
2009(nfs)	0.00
2008(nfs)	0.00
2007(nfs)	48497.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOU	JNT		SOURCE	
2009(db)	0.00			
2008(db)	0.00			
2009(nfs)	0.00			
2008(nfs)	1350.00	Gambling		

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bp Cardmember Service Po Box 15325 Wilmington, DE 19886-5325	12/01	100.00	332.10
Target National Bank Po Box 59317 Minneapolis, MN 55459-0317	10/14; 11/21	200.00100.00	4699.58
Bank Of America Po Box 15019 Wilmington, DE 19886-5019	10/15; 11/24	200.00125.00	6113.97
Discover Card Po Box 6103 Carol Stream, IL 60197-6103	10/15; 11/21	150.00150.00	4787.57
Wamu Card Po Box 660487 Dalls, TX 75266-0487	10/28	300.00	9703.97
Wfnnnb Victoria's Secret Po Box 659728 San Antonio, TX 78265-9728	10/31	50.00	200.16

Page 26 of 51 Document DATES OF NAME AND ADDRESS OF CREDITOR **AMOUNT** AMOUNT STILL **PAYMENTS PAID OWING American Axpress** 11/03 250.00 9546.72 Po Box 0001 Los Angeles, CA 90096-8000 Capital One 11/14 75.00 2302.19 Po Box 6492 Carol Stream, IL 60197-6492

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39.39

AMOUNT PAID

Desc Main

91.58

AMOUNT STILL

Filed 01/24/09

11/14

None

Old Navy

Po Box 530942

Atlanta, GA 30353-0942

NAME AND ADDRESS OF CREDITOR

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Doc 1

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
AND RELATIONSHIP TO DEBTOR	PAYMENTS	PAID	OWING

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND RELATIONSHIP TO DEBTOR PAYMENTS OWING

DATES OF

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None |

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Peter Francis Geraci Darien, IL 11/18/2008

100.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Chase Checking Account

Closing Balance: 912.00

07/30/2008

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

N	14. Property held for ano	•			
None	List all property owned by another person that the debtor holds or controls.				
	NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY		
None	all premises which the de	oved within the three years immediately preceptor occupied during that period and vacate report also any separate address of either spo	d prior to the commencement of this case.		
	ADDRESS	NAME USED	DATES OF OCCUPANC		

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 \boxtimes

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

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NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual o	and spouse]	
	I declare under penalty of perjury that I have read attachments thereto and that they are true and corre		n the foregoing statement of financial affairs and any
Date	January 24,2008	Signature	/s/ Daniela Felicia Pacurar
Date .		of Debtor	DANIELA FELICIA PACURAR
	Penalty for making a false statement: Fine	Continuation sheets	attached mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compen (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankr sation and have provided the debtor with a copy of the iles or guidelines have been promulgated pursuant to	ruptcy petition preparer nis document and the n 11 U.S.C. § 110 setti	A BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban	or Typed Name and Title, if any, of Bankruptcy Petition has a limit of Bankruptcy Petition of Bankruptcy petition preparer is not an individual, state the name, who signs this document.		Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address	;		
X	an I a nava n		
Signatui	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals windividual:	ho prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	onal signed sheets confe	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Eastern Division

	Daniela Felicia Pacurar			
In re			Case No.	
111.10	Debtor	- ,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		7
Creditor's Name: Washington Mutual PO Box 9001123 Louisville, KY 40290-1123		Describe Property Securing Debt: Single Family Home
Property will be (check one): Surrendered If retaining the property, I intend to (check Redeem the property	☐ Retained at least one):	
Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)).		(for example, avoid lien
Property is (check one): Claimed as exempt	ø	Not claimed as exempt
Property No. 2 (if necessary)		
Creditor's Name: Citimortgage Po Box 183040 Columbus, OH 43218-3040		Describe Property Securing Debt: Single Family Home
Property will be (check one): Surrendered	Retained	
If retaining the property, I intend to (check Redeem the property Reaffirm the debt	at least one):	
Other. Explainusing 11 U.S.C. §522(f)).		(for example, avoid lien
Property is (check one): Claimed as exempt	ø	Not claimed as exempt

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Page 2

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Propert	ty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0 continuation sheets attached (if a	anyl	
	. 37	
	t the above indicates my intention as t	
estate securing debt and/or personal p	property subject to an unexpired lease	•
Date: January 24,2008	/s/ Daniela Felicia	Pacurar
	Signature of Debtor	
	Signature of Joint Debt	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Address.	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Daniela Felicia Pacurar	χ /s/ Daniela Felicia Pacurar January 24,2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

American Express
Po Box 0001
Los Angeles, CA 90096-8000

Bank Of America Po Box 15019 Wilmington, DE 19886-5019

Bp Cardmember Services Po Box 15325 Wilmington, DE 19886-5325

Capital One Bank Po Box 6492 Carol Sream, IL 60197-6492

Chase Card Services P.O. Box 17199 Wilmington, DE 19850-7199

Citimortgage Po Box 183040 Columbus, OH 43218-3040

Discover Card Po Box 6103 Carol Stream, IL 60197-6103

Old Navy Po Box 530942 Atlanta, GA 30353-0942

Target National Bank Po Box 59317 Minneapolis, MN 55459-0317

Washington Mutual Po Box 9001123 Louisville, KY 40290-1123

Wfnnb-victoria 's Secret Po Box 659728 San Antonio, TX 78265-9728

B203 12/94

United States Bankruptcy Court Northern District of Illinois, Eastern Division

	In re Daniela Felicia Pacurar	Case No.
		Chapter7
	Debtor(s)	
	DISCLOSURE OF COMPENSAT	TION OF ATTORNEY FOR DEBTOR
1.	and that compensation paid to me within one year before	b), I certify that I am the attorney for the above-named debtor(s) the filing of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$ 2,300.00
	Prior to the filing of this statement I have received	\$\$,300.00
	Balance Due	\$\$
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify)	
4. asso	I have not agreed to share the above-disclosed comociates of my law firm.	pensation with any other person unless they are members and
of m		sation with a other person or persons who are not members or associates the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, state	ors and confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following services:
		CERTIFICATION
	I certify that the foregoing is a complete statement debtor(s) in the bankruptcy proceeding.	t of any agreement or arrangement for payment to me for representation of th
	January 24,2008	/s/ David P. Leibowitz
	Date	Signature of Attorney
		Leibowitz Law Center
		Name of law firm

	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re <u>Daniela Felicia Pacurar</u>	The presumption arises.
Debtor(s)	
Case Number:	☐ The presumption is temporarily inapplicable.
(If Impum)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

пррпоз	s, each joint mei must complete à séparate statement.
	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends. Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ was released from active duty on which is less than 540 days before this bankruptcy case was filed; OR b. I am performing homeland defense activity for a period of at least 90 days, terminating on performed homeland defense activity for a period of at least 90 days, terminating on performed homeland defense activity for a period of at least 90 days, terminating on performed homeland before this bankrupt

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION										
	Marita	Il/filing status. Check the box that applie	nis s	tatement as	dire	ected.					
	a.	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.									
	penalty living a	Married, not filing jointly, with declaration of perjury: "My spouse and I are legally spart other than for the purpose of evading ete only Column A ("Debtor's Income	separated ur g the require	nder app ments o	olicable non-bankruptcy	law or my spouse and I are					
2	c. 🚺 Colum	Married, not filing jointly, without the dec in A ("Debtor's Income") and Column	laration of se B ("Spouse	eparate l e's Inco	nouseholds set out in Lin me") for Lines 3-11.	e 2.l	b above. Co i	mpl	ete both		
	d. for Lin	Married, filing jointly. Complete both Cones 3-11.	olumn A ("D	ebtor's	Income") and Colum	n B	("Spouse's	In	come")		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Column A Debtor's Income		Column B Spouse's Income		
3	Gross	wages, salary, tips, bonuses, overtim	e, commiss	ions.		\$	2,219.77	\$	1,316.66		
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.										
	a.	Gross receipts		\$	2,500.00						
	b.	Ordinary and necessary business expe	enses	\$	0.00	1					
	C.	Business income		Subtra	ct Line b from Line a	1 \$	0.00	\$	0.00		
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.										
	a.	Gross receipts		\$	0.00	Ţ					
	b.	Ordinary and necessary operating exp	enses	\$	0.00						
	C.	Rent and other real property income		Subtra	ct Line b from Line a	[\$	0.00	\$	0.00		
6	Interest, dividends and royalties.						0.00	\$	0.00		
7	Pension and retirement income.						0.00	\$	0.00		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.						0.00	\$	0.00		
9	Howeve was a b	ployment compensation. Enter the amo er, if you contend that unemployment compensit under the Social Security Act, do n in A or B, but instead state the amount in t	npensation re ot list the am	eceived land	by you or your spouse						
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$0.00						0.00	\$	0.00		

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. \$ 0.00 b. \$ 0.00 Total and enter on Line 10	\$	0.0	00	\$	0.00		
	Total and enter on Line To	+	0.0	00	-	0.00		
11	Subtotal of Current Monthly Income for § 707(b) (7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	2,219.	77	\$	1,316.66		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$				3,536.43		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION							
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.							
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: lllinois b. Enter debtor's household size: 3 \$ 66,189.00							
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.							
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The presumption does							

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)								
16	Enter the amount from Line 12.	\$	N.A.					
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. S							
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	N.A.					
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME							
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
19A	National Standards: food, clothing and items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years or older. (The total number of household members must be the same as the number stated in Line 14b). Multiply line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							
	Hous	sehold members under 65	years of age	Hous	ehold memb	ers 65 years of age	or older	
	a1.	Allowance per member	N.A.	a2.	Allowance p	er member	N.A.	
	b1.	Number of members	N.A.	b2.	Number of	members		
	c1.	Subtotal	N.A.	c2.	Subtotal		N.A.	\$ N.A.
20A	IRS H	Standards: housing arousing and Utilities Standard This information is available	s; non-mortgage	e exper	ses for the ap	plicable county and h	nousehold	\$ N.A.
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. [A. IRS Housing and Utilities Standards; mortgage/rental expense] [A. N.A. N.A. N.A. N.A. N.A. N.A. N.A. N							
	b.	Average Monthly Payment your home, if any, as state		Jui cu b	, y	\$	N.A.	
	c. Net mortgage/rental expense Subtract Line b from Line a					\$ N.A.		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							\$ N.A.
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. [A							\$ N.A.
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						\$ N.A.	

	numbe owners	Standards: transportation ownership/lease expense; r of vehicles for which you claim an ownership/lease expense. (You hip/lease expense for more than two vehicles.) 2 or more.					
23	Light 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.						
	a. IRS Transportation Standards, Ownership Costs \$ N.A.						
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ N.A.				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a. \$		N.A.		
		Standards: transportation ownership/lease expense;	Vehicle 2. Complete this Line				
24	Enter, (availa that Av	you checked the "2 or more" Box in Line 23. in Line a below, the "Ownership Costs" for "One Car" from the IRS ble at www.usdoj.gov/ust/ or from the clerk of the bankruptcy coverage Monthly Payments for any debts secured by Vehicle 2, as sine a and enter the result in Line 24. Do not enter an amount leads to the country of the count	urt); enter in Line b the total of tated in Line 42; subtract Line b				
27	a.	IRS Transportation Standards, Ownership Costs	\$ N.A.				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ N.A.				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	N.A.		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums on your dependents, for whole life or for any other form of insurance.						
28	you ar	r Necessary Expenses: court-ordered payments. Enter re required to pay pursuant to court order or administrative agency rt payments. Do not include payments on past due obligation	y, such as spousal or child	\$	N.A.		
		r Necessary Expenses: education for employment or f			14.7 (.		
29	educa	tally challenged child. Enter the total average monthly amour tion that is a condition of employment and for education that is really challenged dependent child for whom no public education provi	quired for a physically or	\$	N.A.		
30	expen	r Necessary Expenses: childcare. Enter the total average nd on childcare—such as baby-sitting, day care, nursery and preschational payments.		¢	NI A		
			o monthly amount that you	\$	N.A.		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Lin 198. Do not include payments for health insurance or health savings			\$	N.A.		
32	accounts listed in Line 34. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any						
2.2	amount previously deducted. Standards - S						
33	ıota	I Expenses Allowed under IRS Standards. Enter the total	al of Lines 19 through 32	\$	N.A.		

Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32.								
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.							
	a.	Health Insurance	\$	N.A.				
	b.	Disability Insurance	\$	N.A.				
34	c.	Health Savings Account	\$	N.A.	NLΛ			
	lf y	al and enter on Line 34. ou do not actually expend this total amount, state y	our actual average expenditures in	the \$	N.A.			
	spa \$_	ce below: N.A.						
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.							
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				N.A.			
37	Home energy costs Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.							
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public				N.A.			
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				N.A.			
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170 (c) (1)-(2)							
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.				N.A.			

Subpart C: Deductions for Debt Payment								
	pr Av Mo me	operty that you own, list the name verage Monthly Payment, and che conthly Payment is the total of all a conths following the filing of the baseparate page. Enter the total Av	e of creditor, identify the propert ck whether the payment includes amounts contractually due to eac ankruptcy case, divided by 60. If	y seco taxes h Seco neces	uring the debt s or insurance ured Creditor	t, and state the e. The Average in the 60		
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$		☐ yes ☐ no		
	b.			\$		☐ yes ☐no		
	C.			\$		☐ yes ☐ no		
					al: Add Line and c		\$	N.A.
	prim depe pay t prop repor	er payments on secured classy residence, a motor vehicle, or endents, you may include in your the creditor in addition to the payerty. The cure amount would inclussession or foreclosure. List and the tional entries on a separate page.	other property necessary for yo deduction 1/60th of any amount ments listed in Line 42, in order ude any sums in default that mus otal any such amounts in the foll	ur sup (the " to ma st be p	oport or the sucure amount" intain possessoaid in order t	upport of your) that you must sion of the o avoid		
43	Name of Creditor Property Securing the Debt				1/60th of th	ne Cure Amount		
	a.		\$		\$			
	b.				\$			
	C.				\$			
							\$	N.A.
44	clain	ments on prepetition prior ns, such as priority tax, child sup bankruptcy filing. Do not inclu	port and alimony claims, for whic	h you	were liable a	t the time of	\$	N.A.
	the f	pter 13 administrative exposition of the control of						
	a.	Projected average monthly	Chapter 13 plan payment.		\$	N.A.		
45	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/		N.A.					
	c.	C. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b					\$	N.A.
46	Tot	al Deductions for Debt Pay	ment. Enter the total of Lines 4	12 thr	ough 45.		\$	N.A.
		-	art D: Total Deductions f				Ψ	
47	Tot	al of all deductions allowed	d under § 707(b)(2) . Enter t	he to	tal of Lines 33	3, 41, and 46.	\$	N.A.

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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION									
48	Enter the amount from Line 18 (Current monthly income for § 707	(b)(2))	\$	N.A.					
49	Enter the amount from Line 47 (Total of all deductions allowed und	ler § 707(b)(2))	\$	N.A.					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Li result.	ne 48 and enter the	\$	N.A.					
51	60-month disposable income under § 707(b)(2). Multiply the amount in number 60 and enter the result.	Line 50 by the	\$	N.A.					
	Initial presumption determination. Check the applicable box and proceed as	directed.	•						
52	page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part								
53	VI (Lines 53 through 55). Enter the amount of your total non-priority unsecured debt								
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter								
	Secondary presumption determination. Check the applicable box and process	eed as directed.							
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.								
	Part VII: ADDITIONAL EXPENSE CL	AIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current month income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.								
56	Expense Description	Monthly A	Monthly Amount						
56	a.	\$	N.A.						
	b.	\$	N.A.						
	C.	\$	N.A.	_					
	Total: Add Lines a, b and c		N.A.						
Part VIII: VERIFICATION									
	I declare under penalty of perjury that the information provided in this statement is both debtors must sign.)	true and correct. (If th	nis a joint	case,					
57	Date: January 24,2008 Signature: /s/ Daniela Felicia	Pacurar							
37	Date: Signature:(Joint Debtor, if any)								

Income Month 1			Income Month 2		
Gross wages, salary, tips	0.00	4,000.00	Gross wages, salary, tips	1,617.00	0.
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.
Unemployment	0.00	0.00	Unemployment	0.00	0.
Other Income	0.00	0.00	Other Income	0.00	0.
Income Month 3			Income Month 4		
Gross wages, salary, tips	3,151.63	0.00	Gross wages, salary, tips	2,700.00	0.
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0
Unemployment	0.00	0.00	Unemployment	0.00	0
Other Income	0.00	0.00	Other Income	0.00	0
Income Month 5			Income Month 6		
Gross wages, salary, tips	5,850.00	0.00	Gross wages, salary, tips	0.00	3,900
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.
Unemployment	0.00	0.00	Unemployment	0.00	0.
Other Income	0.00	0.00	Other Income	0.00	0.

Additional Items as Designated, if any

Line 42: Bank United Condo 750.00
Line 42: Fifth Third Condo 250.00

Remarks

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Western District of Wisconsin

In re:

Daniela Felicia Pacurar

Case No. Chapter 7

Debtor(s)

	DISCLOSURE OF COMPENSAT	ION OF ATTORNEY FOR DEBTOR
1.	debtor(s) and that compensation paid to me w ithin on	016(b), I certify that I am the attorney for the above-named e year before the filing of the petition in bankruptcy, or e rendered on behalf of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept Prior to the filing of this statement I have received	\$ 2,300.00 2,300.00 \$ 0.00
	Balance Due	,
	The source of the compensation paid to me was: Debtor ecify)	Other
3. (sp	The source of compensation to be paid to me is: ecify)	Other
4. an	I have not agreed to share the above-disclosed cord associates of my law firm.	npensation with any other person unless they are members
		ensation with a other person or persons who are not members ether with a list of the names of the people sharing in the
5.	incl uding: a. Analysis of the debtor's financial situation, file a petition in bankruptcy; b. Preparation and filing of any petition, sche c. Representation of the debtor at the meetin hearings thereof;	render legal service for all aspects of the bankruptcy case, and rendering advice to the debtor in determining whether to dules, statements of affairs and plan w hich may be required; g of creditors and confirmation hearing, and any adjourned proceedings and other contested bankruptcy matters;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

January 24,2008

/s/David P. Leibowitz

Date

Signature of Attorney

Name of law firm

Leibowitz Law Center 420 W. Clayton Street Waukegan, IL 60085 847.249.9100 fax 847.249.9180 dleibowitz@lakelaw.com

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WISCONSIN

In re:

Daniela Felicia Pacurar

Case No. Chapter 7

Debtor(s)

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION OF PETITIONER:

I[We] <u>Daniela Felicia Pacurar</u> and <u>the undersigned debtor(s)</u>, corporate officer, partner, or member, hereby declare penalty of perjury that the information I have given or will give my attorney a information provided in the electronically filed petition, statements and schedules is tructorect. I consent to my attorney sending my petition, this declaration, statemen schedules and any future amendments of these documents to the United States Bank Court, United States Trustee and Panel Trustee. I understand that this **DECLARATIC ELECTRONIC FILING** is to be filed with the Clerk after the petition has bee electronically but, in any event, no later than 5 business days after the petition has filed. I understand that failure to file the signed original of this **DECLARATION** may my case to be dismissed.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of Title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter specified in the petition.

[If petitioner is a corporation, partnership or limited liability entity] I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in this petition.

Signed:	/s/Daniela Felicia Pacurar	_								
	Debtor	Joint Debtor								
(If joint case, both spouses must sign)										
Dated: _	January 24,2008									

Authorized Corporate Officer, Partner, or Member

PART II - DECLARATION OF ATTORNEY:

I declare under penalty of perjury that the debtor(s) signed this Declaration before I submitted the petition, schedules, and statements. I have informed the individual petitioner that he and/or she may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter.

Dated: January 24,2008 ______ **S**

Attorney for Debtor(s)
Wisconsin Bar No. 1612271
Attorney Address
420 W. Clayton Street
Waukegan, IL 60085
Attorney Phone No. 847.249.9100
Attorney Fax No. 847.249.9180
Attorney E-mail Address dleibowitz@lakelaw.com

(FILE ORIGINAL WITH COURT. DO NOT FILE ELECTRONICALLY)